

HOW ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) WORKS

The Accidental Death and Dismemberment (AD&D) benefit is available *only* to eligible Class B and C employees. AD&D pays a percentage of your annual salary for certain serious physical losses, including loss of life, due to a covered accident. Benefits are reduced for employees age seventy (70) or older.

AD&D benefits are in addition to any paid by Basic Life benefits or other State life insurance plans.

Covered Loss	AD&D Benefit
Loss of Life	100% of annual salary
Loss of Any of These: <ul style="list-style-type: none">• Both hands or both feet;• Both eyes;• One hand and one foot;• One hand and one eye; or• One foot and one eye.	100% of annual salary
Loss of One Hand, One Foot, or One Eye	50% of annual salary

“Loss” of a hand or foot means complete, permanent severance at or above wrist or ankle joint. Loss of an eye means the entire and irrevocable loss of sight.

HOW SUPPLEMENTAL LIFE WORKS

If you elect Supplemental Life coverage, the plan will pay benefits in addition to any paid by the Basic Life plan, including AD&D. See your Human Resource or payroll office for enrollment information.

Employee Class	Supplemental Life Benefit
Class A	\$10,000
Class B and Class C	100% of annual salary (does not include overtime pay or bonuses), rounded to the next \$1,000